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Applicant : George W. Landry Art Unit: 2162
Serial No. : 09/332,846 Examiner: R. Alvarez
Filed : June 14, 1999
For : SYSTEM AND METHOD FOR PAYING BILLS AND OTHER
 OBLIGATIONS INCLUDING SELECTIVE PAYOR AND PAYEE
 CONTROLS

Assistant Commissioner of Patents
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Washington, DC 20231

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GROUP 360

Amendment

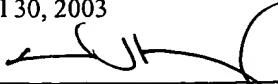
Please amend this application as follows:

Clean Version of Amendments

In the preliminary amendment, page 1, the first
paragraph is amended to:

This application is a divisional of previously filed
application Serial No. 08/889,606, filed July 8, 1997, now U.S.
Patent No. 5,956,700, which is a divisional of application Serial
No. 08/253,364, file June 3, 1994, now U.S. Patent 5,649,117.

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on: April 30, 2003


Thomas W. Humphrey
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Page 38, the paragraph beginning on line 3 is amended
to:

The preferred embodiment of the inventive system 100 shown in Fig. 3 includes a central computer system 110, a plurality of remote digital personal computers 112, preferably running associated asynchronous communication software to operate compatible modulator/demodulator devices (e.g. modems) which translate analog signals to/from the remote digital personal computers when necessary, a public digital data network ("PDN") 114, packet assembler/disassembler, access concentrator multiplexers (sometimes these assemblers, disassemblers, multiplexers and related equipment are generally referenced as "communications interface assistors" 116), and a protocol translator front-end processor (e.g. FEP) 118. In addition, the system 100 preferably includes a plurality of voice telephone devices (e.g. 120), and one or more digital personal computers 122 running an operating system such as the MS-DOS Operating System software, in turn running a graphical user interface program such as the Microsoft Windows (e.g. version 3.1 software).

Page 69, the paragraph beginning on line 4 is amended

to:

Turning now to Fig. 13, preferred details of how the system of present invention processes returned item files is illustrated in simplified form. Particularly, returned items are preferably received and stored in temporary working files (e.g. TCF return item file) in the off-line files 165 of the invention. As described below, if the item returned appears to be a result of the error of the TCFInterfaceBank, an appropriate notice/report will be generated by the TCFInterfaceBank and handled accordingly. Otherwise, the returned transaction is identified to the Payee or Payor, as appropriate, and handled accordingly. If the returned item requires a credit or debit to reconcile prior payments made, a record is placed in the Payor File as a new Payor Child-Transfer record and a Child-Transfer Log Record is added to the Log File for processing by central computer 170.

Page 74, the paragraph beginning on line 18 is amended
to:

The second set of preferably periodic scheduled activities is references in Fig. 5 as main Log File split and warehouse file processing, which is described in more detail in Figs. 16A, 16B, and 16C. Generally, over the course of each period, each Log Record is added to the Log File in the on-line files 160. Periodically, and preferably daily, the system 100 needs to perform additional processing using these Log Records. Since the Log File contains both payment-related Log Records and non-payment-related Log Records, a first pass is preferably made through the Log File to split the file into two sub-files ("Log 2 File" and "Log 3 File", as shown in Fig. 16A). The Log 2 File preferably contains all of the payment-related Log Records (e.g., Child-Transfer Log Records), while the Log 3 File contains all of the non-payment-related Log Records. The segregated Log Records are all preferably also saved in an archive Log File which is available in the off-line files 165 for use in research, historical documentation, and periodic statements and reports. This effective segregation is seen best in Fig. 16A, and is preferably implemented by central computer 170. As seen in Fig.